IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Eleanor S. Wilson, et al.

Art Unit: 3694

Serial No.: 09/681,412

Filed: March 30, 2001

Examiner: Colbert, Ella

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For: METHODS AND SYSTEMS

FOR FINANCING

AMENDMENT

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action dated November 1, 2007, please consider the amend the above-identified patent application as follows.